B201A (11/12)

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NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumerdebts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly thepurposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs youabout bankruptcy crimes and notifies you that the Attorney General may examine all information you supply inconnection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seekthe advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Courtemployees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. Inorder to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires thatyou notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for twoindividuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, youand your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy ofall notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who filefor bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunitiesfor credit counseling and provides assistance in performing a budget analysis.
The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (includingbriefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and creditcounseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcycourt has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a jointcase must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation ($245 filing fee, $46 administrative fee, $15 trustee surcharge: Total fee $306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existingdebts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determinewhether the case should be permitted to proceed under chapter 7. If your income is greater than the median incomefor your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), thetrustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of theCode. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee mayhave the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds topay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Notice to consumer debtor(s)

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may denyyour discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore,you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domesticsupport and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations;certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury causedby operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can provethat a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcycourt may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income ($235 filing fee, $46 administrative fee: Total fee $281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceedcertain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years orfive years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury;and certain long term secured obligations.

Chapter 11: Reorganization ($1,167 filing fee, $46 administrative fee: Total fee $1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman ($200 filing fee, $46 administrative fee: Total fee $246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time fromfuture earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to thosewhose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penaltyof perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, orboth. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by theAttorney General acting through the Office of the United States Trustee, the Office of the United States Attorney,and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding yourcreditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed ifthis information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, andthe local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted athttp://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended torequire action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B201B (12/09)

Blumberg Excelsior, Inc., Publisher, NYC 10013

United States Bankruptcy Court

In re: Kim, William Y.

Case No.

Chapter 7

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

____

Printed name and title, if any, of Bankruptcy Petition Preparer Address:

____

X ______________________________

Signature of Bankruptcy Petition Preparer or officer,principal, responsible person, or partner whose SocialSecurity number is provided above.

____

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security Number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 USC § 110).

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the BankruptcyCode.

X /s/Kim, William Y.
Kim, William Y.

X ______________________________

Date: 08/16/2014

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by thedebtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcypetition preparers on page 3 of Form B1 also include this certification.

Form B1, p.1 (04/13) Blumberg Excelsior, Inc., Publisher, NYC 10013

United States Bankruptcy Court

District of New Jersey

Voluntary Petition

Debtor	Joint Debtor
Name of Debtor(if individual, enter Last, First, Middle): Kim, William Y.	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the debtor in the last 8 years (include maiden and trade names): Kim, Yong Eun	All Other Names used by the joint debtor in the last 8 years (include maiden and trade names):
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 5676	Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all):
Street Address of Debtor (No. & Street, City and State): 333 Grand Avenue Apt. 3J Palisades Park NJ — ZIP CODE 07650	Street Address of Joint Debtor (No. & Street, City and State): — ZIP CODE
County of Residence or of the Principal Place of Business: Bergen	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): — ZIP CODE	Mailing Address of Joint Debtor (if different from street address): — ZIP CODE

Location of Principal Assets of Business Debtor (if different from street address above): — ZIP CODE

Type of Debtor (Form of Organization)
(Check one box)
- [X] Individual (includes Joint Debtors) ***See Exhibit D on page 2 of this form.***
- [ ] Corporation (includes LLC and LLP)
- [ ] Partnership
- [ ] Other (If debtor is not one of the above entities, check this box and state type of entity below.)

Tax-Exempt Entity
(Check box, if applicable.)
- [ ] Debtor is a tax-exempt organization under Title 26 of the United States Code *(the Internal Revenue Code).*

Nature of Business
(Check one box)
- [ ] Health Care Business
- [ ] Single Asset Real Estate as defined in 11 U.S.C. §101(51B)
- [ ] Railroad
- [ ] Stockbroker
- [ ] Commodity Broker
- [ ] Clearing Bank
- [ ] Other

Chapter of Bankruptcy Code Under Which the Petition is Filed
(Check one box)
- [X] Chapter 7
- [ ] Chapter 9
- [ ] Chapter 11
- [ ] Chapter 12
- [ ] Chapter 13
- [ ] Chapter 15 Petition for Recognition of a Foreign Main Proceeding
- [ ] Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding

Nature of Debts (check one box)
- [X] Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house-hold purpose."
- [ ] Debts are primarily business debts.

Filing Fee (Check one box)
- [X] Full Filing Fee attached
- [ ] Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See See Official Form 3A.
- [ ] Filing Fee Waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.

Chapter 11 Debtors
Check one box:
- [ ] Debtor is a small business debtor as defined in 11 U.S.C. §101(51D).
- [ ] Debtor is not a small business debtor as defined in 11 U.S.C. §101(51D).

Check if:
- [ ] Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than $2,490,925.

Check all applicable boxes:
- [ ] A plan is being filed with this petition.
- [ ] Acceptances of the plan were solicited prepetition from one or more classes of creditors in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information

THIS SPACE FOR COURT USE ONLY

- [ ] Debtor estimates that funds will be available for distribution to unsecured creditors.
- [X] Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds for distribution to unsecured creditors

Estimated number of Creditors	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000
	[X]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]

Estimated Assets	$0 to $50,000	$50,001 to $100,000	$100,001 to $500,000	$500,001 to $1 million	$1,000,001 to $10 million	$10,000,001 to $50 million	$50,000,001 to $100 million	$100,000,001 to $500 million	$500,000,001 to $1 billion	More than to $1 billion
	[X]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]

Estimated Debts	$0 to $50,000	$50,001 to $100,000	$100,001 to $500,000	$500,001 $1 million	$1,000,001 to $10 million	$10,000,001 to $50 million	$50,000,001 to $100 million	$100,000,001 to $500 million	$500,000,001 to $1 billion	More than to $1 billion
	[ ]	[ ]	[X]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]

Form B1, p.2 (04/13)

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Voluntary Petition *(This page must be completed and filed in every case)*	Name of Debtor(s): Kim, William Y.	
All prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)		
Location Where Filed: None	Case Number	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: None	Case Number:	Date Filed:
District	Relationship:	Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code.

/s/E. Peter Shin, Esq. (ES-4237) 08/16/2014
Signature of Attorney for Debtor(s). Date:

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a seperate Exhibit D.)

☒ Exhibt D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made part of this petition.

Information Regarding the Debtor-Venue
(Check any applicable box)

☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately proceeding the date of this petition or for a longer part of such 180 days than in any other District.

☐ There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this District.

☐ Debtor is a debtor in a foreign proceeding and has its principal place of business, or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this district.

Certification by a Debtor Who Resides as a Tenant of Residential Property
(Check all applicable boxes)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

Name of landlord that obtained judgment:

Address of landlord:

☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. & 362(1)).

Form B1, p.3 (04/13) Blumberg Excelsior, Inc., Publisher, NYC 10013

Voluntary Petition
(This page must be completed and filed in every case)

Name of Debtor(s):
Kim, William Y.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter title 11, United States Code, specified in this petition.

X /s/Kim, William Y.
Signature of Debtor

X ______________________
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

08/16/2014
Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by §1515 of title 11 are attached.

☐ Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X ______________________
(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

08/16/2014
Date

Signature of Attorney

X /s/E. Peter Shin, Esq. (ES-4237)
Signature of Attorney for Debtor(s)
Printed Name of Attorney for Debtor(s)
E. Peter Shin (ES 4237)
Firm Name
Law Offices of E. Peter Shin
Address
158-14 Northern Blvd., 2nd Floor
Flushing, New York 11358
Telephone Number
718-463-3131
Date 08/16/2014

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor(Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X ______________________
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date 08/16/2014

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in U.S.C. §110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. §110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number(If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. §110.)
Address

X ______________________
Date 08/16/2014
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Form B1, Exhibit D (12/09) Page 1 Blumberg Excelsior, Publisher, NYC 10013

UNITED STATES BANKRUPTCY COURT

District of New Jersey

In re Kim, William Y. Case No.
(if known)
Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Kim, William Y.

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose any filing fee you paid, and your creditors will be able to resume collection activities agaist you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case,** I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case,** I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

Form B1, Exhibit D (12/09) Page 2 Blumberg Excelsior, Publisher, NYC 10013

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now.

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4)as physically impaired to the extent of being unable, after reasonable effort, to participate a credit counseling briefing in person. by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/Kim, William Y.

Kim, William Y.

Date: 08/16/2014

Form B6 SUM (12/13)

Blumberg Excelsior, Inc., Publisher, NYC 10013

UNITED STATES BANKRUPTCY COURT **DISTRICT OF** New Jersey

In re: Kim, William Y.

Debtor(s) Case No.
Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

Name of Schedule	Attached (Yes/No)	Number of Sheets	Amounts Scheduled: Assets	Liabilities	Other
A - Real Property	x	1	0.00		
B - Personal Property	x	6	32070.00		
C - Property Claimed as Exempt	x	2			
D - Creditors Holding Secured Claims	x	1		23000.00	
E - Creditors Holding Unsecured Priority Claims	x	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	x	5		283,949.00	
G - Executory Contracts and Unexpired Leases	x	1			
H - Codebtors	x	4			
I - Current Income of Individual Debtor(s)	x	2			3113.00
J - Current Expenditures of Individual Debtor(s)	x	3			3398.00
Total Number of Sheets of All Schedules		26			
Total Assets			32070.00		
Total Liabilities				306949.00	

Form B6, S2, (12/13)
BlumbergExcelsior, Inc., Publisher, NYC 10013

United States Bankruptcy Court
District Of New Jersey

In re: Kim, William Y.

Debtor(s)

Case No.

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	$ 0.00
Student Loan Obligations (from Schedule F)	$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	$ 0.00
TOTAL	$ 0.00

State the following:

Average Income (from Schedule I Line 12)	$ 3,113.00
Average Expences (from Schedule J, Line 22)	$ 3,398.00
Current Monthly Income (from Form 22A Line 12; **OR** Form 22B Line 11; **OR,** Form 22C Line 20)	$ 3,113.00

State the following:

1. Total from Schedule D, "Unsecured Portion, IF ANY" column		$ 2,000.00
2. Total fromSchedule E, "AMOUNT ENTITLED TO PRIORITY, IF ANY" column	$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		$ 0.00
4. Total from Schedule F		$ 283,949.00
5. Total from non-priority unsecured debt (sum of 1, 3, and 4)		$ 285,949.00

Form B6 A (12/07) Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: Kim, William Y. Debtor(s) Case No. (if known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None	None		0.00	0.00
		Total ->	$0.00	(Report also on Summary of Schedules)

Form B6 B (12/07)
Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: Kim, William Y. Debtor(s) Case No. (if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	WHJC	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
01 Cash on hand		Cash with the debtor		50.00
02 Checking savings or other financial accounts certificates of deposit or shares in banks savings and loan thrift building and loan and homestead associations or credit unions brokerage houses or cooperatives.		Personal Checking: PNC Bank (7611): $170.00		170.00
03 Security Deposits with public utilities telephone companies landlords and others.		Landlord for Residence		1,100.00
04 Household goods and furnishings including audio video and computer equipment.		Bed, Sofa, Table Chairs, & TV set in Debtor's residence		400.00
05 Books; pictures and other art objects; antiques; stamp coin record tape compact disc and other collections or collectibles.	x			
06 Wearing apparel.		Wearing apparels at Debtor's residence		350.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total -> 2,070.00

__________ Continuation sheets attached

Form B6 B (12/07)
Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: Kim, William Y. Debtor(s) Case No. (if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
07 Furs and jewelry.	x			
08 Firearms and sports photographic and other hobby equipment.	x			
09 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10 Annuities. Itemize and name each issuer.	x			
11 Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1) Give particulars.(file separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	x			
12 Interests in IRA ERISA Keogh or other pension or profit sharing plans. Give particulars.	x			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total -> 2,070.00

__________ Continuation sheets attached

Form B6 B (12/07)
Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: Kim, William Y. Debtor(s) Case No. (if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	WHJC	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13 Stock and interest in incorporated and unincorporated businesses. Itemize.	x			
14 Interest in partnerships or joint ventures. Itemize.	x			
15 Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16 Accounts receivable.	x			
17 Alimony maintenance support and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18 Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
19 Equitable or future interests life estates and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A of Real Property.	x			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total -> 2,070.00

__________ Continuation sheets attached

Form B6 B (12/07)
Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: Kim, William Y. Debtor(s) Case No. (if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	WHJC	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
20 Contingent and non-contingent interests in estate of a decedent death benefit plan life insurance policy or trust.	x			
21 Other contingent and unliquidated claims of every nature including tax refunds counterclaims of the debtor and rights to setoff claims. Give estimated value of each.		persinal disability claim on shoulder 12-30-2013. claim thorugh wonker's compensation Contigent claim ; claim amount is unk		10,000.00
22 Patents copyrights and other general intellectual property. Give particulars.	x			
23 Licenses franchises and other general intangible. Give particulars.	x			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total -> 12,070.00

__________ Continuation sheets attached

Form B6 B (12/07)
Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: Kim, William Y. Debtor(s) Case No. (if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24 Customer lists or compilations containing personally identifiable information (as defined in 11U.S.C. §101(41A)) provided by individuals connected with obtaining product or service from the debtor primarily for personal family or household purposes.	x			
25 Automobiles trucks trailers and other vehicles and accessories.		2014 year Honda CRV financed by Capital One	W	20,000.00
26 Boats motors and accessories.	x			
27 Aircraft and accessories.	x			
28 Office equipment furnishings and supplies.	x			
29 Machinery fixtures equipment and supplies used in business.	x			
30 Inventory.	x			
31 Animals.	x			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total -> 32,070.00

__________ Continuation sheets attached

Form B6 B (12/07) Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: Kim, William Y. Debtor(s) Case No. (if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	WHJC	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
32 Crops-growing or harvested. Give particulars.	x			
33 Farming equipment and implements.	x			
34 Farm supplies chemicals and feed.	x			
35 Other personal property of any kind not already listed. Itemize.	x			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total -> 32,070.00

_________ Continuation sheets attached

Form B6 C (04/13)
Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: Kim, William Y. Debtor(s) Case No. (if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds $155,675.*

☒ 11 U.S.C. § 522(b)(2)

☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Landlord for Residence	11 USC § 522(d)(1) Aggregate Interest in Property Used as a Residence or Burial Plot	1,100.00	1,100.00
Personal Checking: PNC Bank (7611): $170.00	11 USC § 522(d)(5) Aggregate Interest in Property	170.00	170.00
Bed, Sofa, Table Chairs, & TV set in Debtor's residence	11 USC § 522(d)(3) Aggregate Value of Household Furnishings and Goods Wearing Apparel Appliances Books Animals Crops or Musical Instruments	400.00	400.00
Cash with the debtor	11 USC § 522(d)(5) Aggregate Interest in Property	50.00	50.00
Wearing apparels at Debtor's residence	11 USC § 522(d)(3) Aggregate Value of Household Furnishings and Goods Wearing Apparel Appliances Books Animals Crops or Musical Instruments	350.00	350.00
persinal disability claim on shoulder 12-30-2013. claim thorugh wonker's compensation Contigent claim ; claim amount is unk	11 USC § 522(d)(10)(C) Disability Illness or Unemployment Benefits & 522(d)11(d)	10,000.00	10,000.00

** Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

Form B6 C (04/13)
Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: Kim, William Y. Debtor(s) Case No. (if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds $155,675.*

☒ 11 U.S.C. § 522(b)(2)

☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2014 year Honda CRV financed by Capital One	11 USC § 522(d)(2) Motor Vehicle	1,000.00	20,000.00

** Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

Form B6 D (12/07) Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: Kim, William Y. Debtor(s) Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CODEBT	HWJC	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTON AND MARKET VALUE OF PROPERTY SUBJECT OF LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY	CUD *
A/C # 6206216983777		W	VALUE $ 21,000.00	23,000.00	2,000.00	
Capital One Bank P.O Box 60511 City of Industry, CA 91716			2014 Honda CRV - auto finance			
A/C #			VALUE $			
A/C #			VALUE $			
A/C #			VALUE $			
A/C #			VALUE $			
A/C #			VALUE $			
A/C #			VALUE $			
			Subtotal -> (Total of this page)	23,000.00	2,000.00	
			Total ->	23,000.00	2,000.00	

______ Continuation Sheets attached. (use only on last page of the completed Schedule D.)

(Report total also on Summary of Schedules)

(If applicable, Report also on Statistical Summary of Certain Liabilities and Related Data.)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

Form B6 E (04/13) Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: Kim, William Y. Debtor(s) Case No. (if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

[X] Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPE OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

[ ] **Extensions of credit in an involuntary case**
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C § 507(a)(2).

[ ] **Wages, salaries, and commissions**
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of $12,475* per employee, earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occured first, to the extent provided in 11 U.S.C. § 507(a)(4)

[ ] **Contributions to employee benefit plans**
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occured first, to the extent provided in 11 U.S.C. § 507(a)(4).

[ ] **Certain farmers and fishermen**
Claims of certain farmers and fishermen, up to $6150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. §507(a)(6).

[ ] **Deposits by individuals**
Claims of individuals up to $2775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7)

[ ] **Alimony, Maintenance, or Support**
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative od such child, or a governmental unit whom such a domestic support claim was assigned to the extent provided in U.S.C. § 507(a)(7).

[ ] **Taxes and Certain Other Debts Owed to Governmental Units**
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(7).

[ ] **Commitments to Maintain the Capital of an Insured Depository Institution**
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(8)

[ ] **Claims for Death or Personal Injury While Debtor Was Intoxicated**
Claims for deathe or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intocicated from using alcohol, a drug, or another substance 11 U.S.C. § 507(a)(10).

*Amounts are subject to adjustment on April 1, 2016, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NO. (See Instructions)	CODEBT	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY / AMT NOT ENTITLED TO PRIORITY, IF ANY	C U D *
				Total ->		
					Total ->	

_____ Continuation Sheets attached.

Subtotal -> (Total of this page)		
(Use only on last page of the completed Schedule E. (Report total also on Summary of Schedules.) Total ->		

(Use only on last page of the completed Schedule E.) Total ->
If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

Form B6 F (12/07) *Blumberg* Excelsior, Inc., Publisher, NYC 10013

In re: Kim, William Y. **Debtor(s)** **Case No.** (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CODEBTOR	HWJC	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CUD	AMOUNT OF CLAIM
5584180007116216 Advanta Credit Cards c/o Carson Smithfield, LL 225 West Station Square D Pittsburgh, PA 15219	X	[	Credit Debt 2007- 03/2008 Original Creditor: Advanta Bank Corp Original Loan No. / Smithfield File No:		7,663.00
08100659914-00001 Banco Popular P.O. Box 4601 Oak Park, IL 60303	X		Business Loan 2007 - 02/2008		54,379.00
08100659914-00001 Banco Popular c/o Charles A. Gruen 381 Broadway, Suite 300 Westwood, NJ 07675	X		Notice Only Banco Popular North America v. AJA Fashion Corp. and William Y. Kim a/k/a Yong E. Kim Docket No.: BER-L-7380-08		0.00
4888932999481958 Bank Of America c/o Capital Management Se 726 Exchange Street, Suit Buffalo, NY 14210		[	Credit Card Debt 2009-2010 CMS Reference No.: 066464028 Original Acct No.: 4888932999481958		37,091.00
192000000267658 Bank of America P.O. Box 15710 Wilmington, DE 19886	X		2007-2008 Business Credit Notice Only CNXLD Debt on 12/31/2011 CNXLD Amount: $13,664		0.00
339930008401202 Bank of America P.O. Box 15710 Wilmington, DE 19886	X		2005-2008 Business Credit Notice Only CNXLD Debt on 12/31/2011 CNXLD Amount: $27,704		0.00

X continuation sheets attached.

Subtotal $ 99,133.00

Total $ 99,133.00

(Use only on last page of the completed Schedule F.)
(Report total also on Summary of Schedules and,
if applicable, on the Statistical Summary of Certain
Liabilities and Related Data.)

Form B6 F (12/07)

Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: Kim, William Y. **Debtor(s)** **Case No.** (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CODEBTOR	HWJC	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CUD	AMOUNT OF CLAIM
4888932011508598 Bank of America P.O. Box 15726 Wilmington, DE 19886-5726		[	Credit Card Debt 2007 - 04/2008		36,197.00
5329020999881650 Bank of America c/o Capital Management Se 726 Exchange Street, Suit Buffalo, NY 14210		[	Credit Card Debt 2009-2010 CMS Reference No.: 067294028 Original Acct No.: 5329020999881650		16,721.00
004831364937 Bank of America, N. A. c/o NCO Financial Systems 507 Prudential Road Horsham, PA 19044	X		Business Checking Account Overdraft 2007 - 06/2008 NCO Acct No.: CNX025 Original Account No.: 004831364937		947.00
51123800290001 Consolidated Edison Compa c/o RUI Credit Services P.O. Box 1349 Melville, NY 11747-0422	X		Unpaid Electric Bill 2010 - 12/2011 ConEd Acct No.: 51123800290001 RUI Acct No.: HP3381 PIN No.: 50133418		1,122.00
1039779 Donald Nuckel Company, In c/o SKLAR - Markind 102 Browning Lane, Buildi Suite 1 Cherry Hill, NJ 08003	X	[	Rent Arrears Co-signing for Brian Kim ID No.: 111-084-618 03/01/2008 - 10-31-2010		6,756.00
5329020832175096 Fia Card Services P.O. Box 15726 Wilmington, DE 19886		[	Credit Card Purchase 2007 - 04/2008		16,323.00

X continuation sheets attached.

Subtotal $ 78,066.00

Total $ 177,199.00

(Use only on last page of the completed Schedule F.)
(Report total also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Form B6 F (12/07)

Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: Kim, William Y. Debtor(s) Case No. (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CODEBTOR	HWJC	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CUD	AMOUNT OF CLAIM
895312-1 First Data Global Leasing c/o Metropolitan Adjustme P.O. Box 3963 Glendale, CA 91221-0963		[	Credit Card Machine Bill		399.00
45825250001 M&T Bank P.O. Box 767 Buffalo, NY 14240		[	Car Loan Debt 2007 - 03/2009		981.00
1820000004501652 Midland Funding LLC c/o Midland Credit Manage P.O. Box 60578 Los Angeles, CA 90060-057		[	Credit Card Debt 2007 - 12/2008 Original Creditor: Chase Original Acct No.: 1820000004501652 MCM Acct No.: 8538363002		1,369.00
41-013-489-6-0 PSE&G CO PO Box 14104 New Brunswick, NJ 08906	X		Final Electric and Gas Bill 2006 - 04/2008		25.00
L-8368-09 Portsmouth, Inc. c/o Roman and Romano 573 Bloomfield Avenue Verona, NJ 07044	X	[	Credit Debt Original Creditor: Sovereign Bank Original Acct No.: 51963762-18 Docket No.: L-8368-09 and		31,274.00
0639895 Robison Oil 500 Executive Boulevard Elmsford, NY 10532-1236	X	[	Unpaid Oil Bill 2009 - 09/2011 Reference No.: 0639895 Account: SUZNE		819.00

x continuation sheets attached.

Subtotal $ 34,867.00

Total $ 212,066.00

(Use only on last page of the completed Schedule F.)
(Report total also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Form B6 F (12/07) Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: Kim, William Y. **Debtor(s)** **Case No.** (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CODEBTOR	HWJC	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CUD	AMOUNT OF CLAIM
NY107RID SWB Apparel, INC. c/o A.G. Adjustments, LTD 740 Walt Whitman Road P.O. Box 9090 Melville, NY 11747-9090	X		Unpaid Clothing Retailer Bill AG File No.: 931090 2007 - 02/2008		1,408.00
90205472922 Small Business Administra c/o Diversified Collectio P.O. Box 9046 Pleasanton, CA 94566-9046		[	Loan Treasury Acct No.: 2010039706A		37,699.00
1641125012 Sovereign Bank c/o FirstStates Financial Services Corp. P.O. Box 62107 King of Prussia, PA 19406	X		Overdraft Checking Customer No.: 082511-0 2007 - 03/2008		718.00
2011476.001 Stephanie Klein 500 Executive Boulevard Elmsford, NY 10523	X		Notice Only Singer Holding Corp. d/b/a Robison Oil vs. Rida Fashion Corp. File Date: 01/06/2012		0.00
31119 Susquehanna Commercial Fi 1566 Medical Drive, Suite Pottstown, PA 19464	X		Laser Engraver Sale Bill Leased 11/2007 Returned 03/2008		30,759.00
8150270120031364 Time Warner Cable-Bergen PO Box 9227 Uniondale, NY 11555	X		Internet and Cable Bill 2007 - 05/2008		332.00

x continuation sheets attached.

Subtotal $ 70,916.00

Total $ 282,982.00

(Use only on last page of the completed Schedule F.)
(Report total also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Form B6 F (12/07) Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: Kim, William Y. Debtor(s) Case No. (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CODEBTOR	HWJC	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CUD	AMOUNT OF CLAIM
01460730217 Time Warner of New Jersey c/o Credit Protection Ass P.O. Box 802068 Dallas, TX 75380-2068	X		Internet and Cable Bill 2007 - 03/2008 Original Account No.: 01-027058-8150271012003149 7-00		228.00
00003552Y8 UPS P.O. Box 7247 Philadelphia, PA 19170	X		Shipping Bill 02/2008 - 04/2008		103.00
28009042-1-79 Verizon c/o I.C. System, INC. 444 Highway 96 East P.O. Box 64437 St. Paul, MN 55164-0437	X		Unpaid Phone Bill 2008 - 07/2009 Original Acct No.: 9143757484388693		636.00

_______ continuation sheets attached.

Subtotal $ 967.00

Total $ 283,949.00

(Use only on last page of the completed Schedule F.)
(Report total also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Form B6 G (12/07) Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: Kim, William Y. Debtor(s) Case No. (if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

[X] Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Form B6 H (12/07) BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: Kim, William Y. Debtor(s) Case No. (if known)

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
AJA Fashion Corp. 99 Grand Stree, Suite 6 Moonachie NJ 07074	5584180007116216 Advanta Credit Cards c/o Carson Smithfield, LLC 225 West Station Square Dr. Pittsburgh, PA 15219
AJA Fashion Corp. 99 Grand Street, Unit 6 Moonachie NJ 07074	08100659914-00001 Banco Popular P.O. Box 4601 Oak Park, IL 60303
AJA Fashion Corp. 99 Grand Street Suite 6 Moonachie NJ 07074	08100659914-00001 Banco Popular c/o Charles A. Gruen 381 Broadway, Suite 300 Westwood, NJ 07675
RIDA Fashion Corp. 131 New Main Street Yonkers NY 10701	192000000267658 Bank of America P.O. Box 15710 Wilmington, DE 19886
RIDA Fashion Corp. 131 New Main Street Yonkers NY 10701	339930008401202 Bank of America P.O. Box 15710 Wilmington, DE 19886
RIDA Fashion Corp. 131 New Main Street Yonkers NY 10701	004831364937 Bank of America, N. A. c/o NCO Financial Systems INC 507 Prudential Road Horsham, PA 19044

Form B6 H (12/07) BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: Kim, William Y. Debtor(s) Case No. (if known)

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
RIDA Fashion Corp. 131 New Main Street Yonkers NY 10701	51123800290001 Consolidated Edison Company c/o RUI Credit Services P.O. Box 1349 Melville, NY 11747-0422
Brian Kim 333 Grand Ave., Apt. #3J Palisades Park NJ 07650	1039779 Donald Nuckel Company, Inc. c/o SKLAR - Markind 102 Browning Lane, Building B Suite 1 Cherry Hill, NJ 08003
AJA Fashion Corp. 99 Grand Street, Unit 6 Moonachie NJ 07074	41-013-489-6-0 PSE&G CO PO Box 14104 New Brunswick, NJ 08906
AJA Fashion Corp. 99 Grand Street, Ste 6 Moonachie NJ 07074	L-8368-09 Portsmouth, Inc. c/o Roman and Romano 573 Bloomfield Avenue Verona, NJ 07044
RIDA Fashion Corp. 131 New Main Street Yonkers NY 10701	0639895 Robison Oil 500 Executive Boulevard Elmsford, NY 10532-1236
RIDA Fashion Corp. 131 New Main Street Yonkers NY 10701	NY107RID SWB Apparel, INC. c/o A.G. Adjustments, LTD. 740 Walt Whitman Road P.O. Box 9090 Melville, NY 11747-9090

Form B6 H (12/07) Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: Kim, William Y. Debtor(s) Case No. (if known)

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
AJA Fashion Corp. 99 Grand Street, Ste 6 Moonachie NJ 07074	1641125012 Sovereign Bank c/o FirstStates Financial Services Corp. P.O. Box 62107 King of Prussia, PA 19406
RIDA Fashion Corp. 131 New Main Street Yonkers NY 10701	2011476.001 Stephanie Klein 500 Executive Boulevard Elmsford, NY 10523
AJA Fashion Corp. 99 Grand Street, Ste 6 Moonachie NJ 07074	31119 Susquehanna Commercial Finance 1566 Medical Drive, Suite 201 Pottstown, PA 19464
AJA Fashion Corp. 99 Grand Street Unit 6 Moonachie NJ 07074	8150270120031364 Time Warner Cable-Bergen PO Box 9227 Uniondale, NY 11555
AJA Fashion Corp. 99 Grand Street, Ste 6 Moonachie NJ 07074	01460730217 Time Warner of New Jersey c/o Credit Protection Assoc P.O. Box 802068 Dallas, TX 75380-2068
AJA Fashion Corp. 99 Grand Street Unit 6 Moonachie NJ 07074	00003552Y8 UPS P.O. Box 7247 Philadelphia, PA 19170

Form B6 H (12/07) BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: Kim, William Y. Debtor(s) Case No. (if known)

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
RIDA Fashion Corp. 131 New Main Street Yonkers NY 10701	28009042-1-79 Verizon c/o I.C. System, INC. 444 Highway 96 East P.O. Box 64437 St. Paul, MN 55164-0437

Blumberg's Law Products Established 1887

BlumbergExcelsior, Inc., Publisher, NYC 10013

Fill in this information to identify your case:

Debtor 1 Kim, William Y.

Debtor 2
(Spouse if filling)

United States Bankruptcy Court for the: District of New Jersey

Case number
(If known)

Check if this is:

☐ A supplement showing chapter 13 income as of the following date:

MM / DD /YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are seperated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a seperate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	☐ Employed ☒ Not Employed	☐ Employed ☐ Not Employed
Occupation	Presser	None
Employer's name	Brite Cleaners	
Employer's address	459 Gorge Road Cliffside Park, NY	
How long employed there?	4 months	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write $0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

		For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	$ 2600.00	$ 0.00
3. Estimate and list monthly overtime pay.	3.	+ $ 0.00	+ $ 0.00
4. Calculate gross income. Add line 2 + line 3.	4.	$ 2600.00	$ 0.00

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Debtor 1 Kim, William Y. Case number (if known)

		For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4.	$ 2600.00	$ 0.00
5. **List all payroll deductions:**			
5a. Tax, Medicare, and Social Security deductions	5a.	$ 0.00	0.00
5b. Mandatory contributions for retirement plans	5b.	$	$
5c. Voluntary contributions for retirement plans	5c.	$	$
5d. Required repayments of retirement fund loans	5d.	$	$
5e. Insurance	5e.	$ 0.00	$ 0.00
5f. Domestic support obligations	5f.	$	$
5g. Union dues	5g.	$ 0.00	$ 0.00
5h. Other deductions. Specify	5h.	+$ 0.00	$ 0.00
6. **Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h**	6.	$ 0.00	$ 0.00
7. **Calculate total monthly take-home pay. Subtract line 6 from line 4.**	7.	$ 2600.00	$ 0.00
8. **List all other income regulary received:**			
8a. Net income from rental property and from operating a business. profession or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	$ 0.00	$ 0.00
8b. Interest and dividends	8b.	$ 0.00	$
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	$ 0.00	$ 0.00
8d. Unemployment compensation	8d.	$	$
8e. Social Security	8e.	$ 0.00	$ 0.00
8f. Other government assistance that you regulary receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Progrem) or housing subsidies Specify: Son's Disability Benefit Check	8f.	$ 513.00	$
8g. Pension or retirement income	8g.	$ 0.00	$ 0.00
8h. Other monthly income. Specify:	8h.	+$ 0.00	+$ 0.00

9. **Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.**	9.	$ 513.00	$	
10. **Calculate monthly income. Add line 7 + line 9.** Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	$ 3113.00	$ 0.00	$ 3113.00

11. **State all other regular contributions to the expenses that you list in Schedule J.**
Include contributions from an unmarried partner, members of your hosehold, your dependents, your roommates, and other friends or relatives.
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.
Specify: 11. $

12. **Add the amount in the last column of line 10 to the amount in line 11.** The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. $ 3113.00

13. **Do you expect an increase or decrease within the year after you file this form?**

- [x] **No.**
- [ ] **Yes. Explain:**

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Fill in this information to identify your case:

Debtor 1 Kim, William Y.

Debtor 2
(Spouse if filling)

United States Bankruptcy Court for the: District of New Jersey

Case number
(If known)

Check if this is:

☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

[X] **No Go to line 2.**

☐ **Yes. Does Debtor 2 live in a separate household?**

- ☐ **No**
- ☐ **Yes. Debtor 2 must file a separate Schedule J.**

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

[X] **No**

☐ **Yes. Fill out information for each dependant ....**

Dependents relationship to Debtor1 or Debtor2	Dependents age	Does dependant live with you?
Jung Kim	57	☐ Yes ☐ No
Andrew J. Kim-Son	29	☐ Yes ☐ No
		☐ Yes ☐ No
		☐ Yes ☐ No

3. Do your expenses include expenses of people other than yourself and your dependents?

☐ **No**
☐ **Yes**

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

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Debtor 1 Kim, William Y. Case number (If known)

			Your expenses
4.	**The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.**	4. $	1400.00
	If not included in line 4:		
	4a. Real estate taxes	4a. $	
	4b. Property, homeowner's, or renter's insurance	4b. $	
	4c. Home maintenance, repair, and upkeep expenses	4c. $	
	4d. Homeowner's association or condominium dues	4d. $	
5.	**Additional mortgage payments for your residence, such as home equity loans**	5. $	
6.	**Utilities:**		
	6a. Electricity, heat, natural gas	6a. $	180.00
	6b. Water, sewer, garabe collection	6b. $	0.00
	6c. Telephone, cell phone, internet, satellite, and cable services	6c. $	150.00
	6d. Other, Specify: Cable	6d. $	100.00
7.	**Food and housekeeping supplies**	7. $	500.00
8.	**Childcase and children's education costs**	8. $	0.00
9.	**Clothing, laundry, and dry cleaning**	9. $	50.00
10.	**Personal care products and services**	10. $	50.00
11.	**Medical and dental expenses**	11. $	100.00
12.	**Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.**	12. $	200.00
13.	**Entertainment, clubs, recreation, newspapers, magazines and books**	13. $	50.00
14.	**Charitable contributions and religious donations**	14. $	0.00
15.	**Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.**		
	15a. Life insurance	15a. $	0.00
	15b. Health insurance	15b. $	0.00
	15c. Vehicle insurance	15c. $	193.00
	15d. Other insurance. Specify:	15d. $	0.00
16.	**Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:**	16 . $	0.00
17.	**Installments or lease payments:**		0.00
	17a. Car payments for vehicle 1	17a. $	425.00
	17b. Car payments for vehicle 2	17b. $	0.00
	17c. Other. Specify:	17c. $	0.00
	17d. Other. Specify:	17d. $	0.00
18.	**Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).**	18 . $	0.00
19.	**Other payments you make to support others who do not live with you. Specify:**	19 . $	0.00

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Debtor 1 Kim, William Y. Case number (If known)

		Your expenses
20.	**Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**	
	20a. Mortgages on other property	20a. $ 0.00
	20b. Real estate taxes	20b. $ 0.00
	20c. Property, homeowner's, or renter's insurance	20c. $ 0.00
	20d. Maintenance, repair, and upkeep expenses	20d. $ 0.00
	20e. Homeowner's association or condominium dues	20e. $
	20f. Other	
21.	**Other. Specify:**	21. +$
22.	**Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.**	22. $ 3398.00
23.	**Calculate your monthly net income:**	
	23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. $ 3113.00
	23b. Copy your monthly expenses from line 22 above.	23b. -$ 3398.00
	23c. Subtract your monthly expenses from your monthly income. *The result is your monthly net income.*	23c. $ -285.00

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

[X] No.

[ ] Yes. Explain here:

Form 7 Stmt of Financial Affairs (04/13) Blumberg Excelsior, Inc., Publisher, NYC 10013

STATEMENT OF FINANCIAL AFFAIRS

UNITED STATES BANKRUPTCY COURT

DISTRICT OF New Jersey

In re: Kim, William Y.

Debtor(s) Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. Sec, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business with in the last 6 years, as defined below, also must complete Questions 19-25. If the answer to any question is "None" or the question is not applicable, mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINATIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, orowner of 5 percent or more of the voting or equity securities of a corporation; a partner other than a limited partner, of a partnership, a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

NONE

| | 01 INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the gross amount of income the debtor has received from employment trade or profession or from operation of the debtor's business including part-time activities either as an employee or in independent trade or business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains or has maintained financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCES
40648.00	2006 Year Income
29040.00	2007 Year Income

NONE
|X|

02 INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the amount of income received by the debtor other than from employment trade profession operation of the debtor's business during the two years immediately preceeding the commencement of this case. Give particulars. If a joint petition is filed state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE
|X|

03A PAYMENTS TO CREDITORS

List all payments on loans installment purchases of goods or services and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than $600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE
|X|

03B PAYMENTS TO CREDITORS

List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than $6,225*. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE
|X|

03C PAYMENTS TO CREDITORS

List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE
[X] 04A SUITS AND ADMINISTRATIVE PROCEEDINGS EXECUTION GARNISHMENTS AND ATTACHMENTS

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE
[X] 04B SUITS AND ADMINISTRATIVE PROCEEDINGS EXECUTION GARNISHMENTS AND ATTACHMENTS

Describe all property that has been attached garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE
[X] 05 REPOSSESSIONS FORECLOSURES AND RETURNS

List all property that has been repossessed by a creditor sold at a foreclosure sale transferred through a deed in lieu of foreclosure or returned to the seller within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE
[X] 06A ASSIGNMENTS AND RECEIVERSHIPS

Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE
[X] 06B ASSIGNMENTS AND RECEIVERSHIPS

List all property which has been in the ands of a custodian receiver or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless spouses are separated and a joint petition is not filed.)

NONE
[X] 07 GIFTS

7List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than $200 in value per individual family member and charitable contributions aggregating less than $100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE
[X] 08 LOSSES

List all losses from fire theft other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE
[ ] 09 PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY

List all payments made or property transferred by or on behalf of the debtor to any persons including attorneys for consultation concerning debt consolidation relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
E. Peter Shin, Esq. 158-14 Northern Blvd., 2nd Floor Flushing, NY 11358	06/01/2008 07/02/2008	$1,250.00 $1,250.00

NONE
[X] 10A OTHER TRANSFERS

List all other property other than property transferred in the ordinary course of the business or financial affairs of the debtor transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE
|X| 10B OTHER TRANSFERS

List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NONE
|X| 11 CLOSED FINANCIAL ACCOUNTS

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed sold or otherwise transferred within one year immediately preceding the commencement of this case. Include checking savings or other financial accounts certificates of deposit or other instruments; shares and share accounts held in banks credit unions pension funds cooperatives associations brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE
|X| 12 SAFE DEPOSIT BOX

List each safe deposit or other box or depository in which the debtor has or had securities, cash or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE
|X| 13 SETOFFS

List all setoffs made by any creditor including a bank against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
|X| 14 PROPERTY HELD FOR ANOTHER PERSON

List all property owned by another person that the debtor holds or controls.

NONE
[X] 15 PRIOR ADDRESS OF DEBTOR

If debtor has moved within three years immediately preceding the commencement of this case list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed report also any separate address of either spouse.

NONE
[X] 16 SPOUSES AND FORMER SPOUSES

If the debtor resides or resided in a community property state commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NONE
[X] 17A ENVIRONMENTAL INFORMATION

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice and if known the Environmental Law:

NONE
[X] 17B ENVIRONMENTAL INFORMATION

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NONE
[X] 17C ENVIRONMENTAL INFORMATION

List all judicial or administrative proceedings including settlements or orders under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding and the docket number.

NONE [ ]

18A NATURE LOCATION AND NAME OF BUSINESS

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner or managing executive of a corporation, partner in a partnership, sole proprietor or was self-employed in a trade, profession or other activity either full-or part-time within six years immediately preceding the commencement of this case or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case. List the names addresses taxpayer identification numbers nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.List the names addresses taxpayer identification numbers nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all business in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the busiinesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

Tax ID#	NAME	BEGINNING AND ENDING DATES	ADDRESS	NATURE OF BUSINESS ADDRESS
20-3154029	RIDA Fashion Corp.	2005 - 11/2011	131 New Main Street Yonkers, NY 10701	Retailer Closed the Business and Surrendered Keys to Landlord.
	AJA Fashion Corp.	2004 - 04/2008	99 Grand Street Unit 6 Moonachie NJ 07074	Garment Wholesale Business Closed

NONE [X]

18B NATURE LOCATION AND NAME OF BUSINESS

Identify any business listed in response to subdivision a. ,above, that is "single asset real estate" as defined in 11 U.S.C. Sec. 101.

NONE [X]

19A BOOKS RECORDS AND FINANCIAL STATEMENTS

List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NONE
[X] 19B BOOKS RECORDS AND FINANCIAL STATEMENTS

b.List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NONE
[X] 19C BOOKS RECORDS AND FINANCIAL STATEMENTS

c.List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NONE
[X] 19D BOOKS RECORDS AND FINANCIAL STATEMENTS

List all financial institutions creditors and other parties including mercantile and trade agencies to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NONE
[X] 20A INVENTORIES

List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

NONE
[X] 20B INVENTORIES

List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NONE
[X] 21A CURRENT PARTNERS OFFICERS DIRECTORS AND SHAREHOLDERS

If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NONE
[X] 21B CURRENT PARTNERS OFFICERS DIRECTORS AND SHAREHOLDERS

If the debtor is a corporation, list all officers and directors of the corporation and, each stockholder, who directly or indirectly owns controls or holds 5 percent or more of the voting or equity securities of the corporation.

NONE
[X] 22A FORMER PARTNERS OFFICERS DIRECTORS AND SHAREHOLDERS

If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case..

NONE
[X] 22B FORMER PARTNERS OFFICERS DIRECTORS AND SHAREHOLDERS

If the debtor is a corporation list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NONE
[X] 23 WITHDRAWALS FROM A PARTNERSHIP OR DISTRIBUTIONS BY A CORPORATION

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NONE [X]

24 TAX CONSOLIDATION GROUP

If the debtor is a corporation list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NONE [X]

25 PENSION FUNDS

If the debtor is not an individual list the name and federal taxpayer identification number of any pension fund to which the debtor as an employer has been responsible for contributing at any time within the six-year period immediately preceding the commencement of this case.

B8 (Official Form 8) (12/08)

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UNITED STATES BANKRUPTCY COURT

In re Kim, William Y.

Case No.
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1

Creditor's Name:	Describe Property Securing Debt:
Capital One Bank	2014 Honda CRV -Auto

Property will be (check one):

☐ Surrendered ☒ Retained

If retaining the property, I intend to (check at least one):

☐ Redeem the property

☒ Reaffirm the debt

☐ Other, Explain

Property is (check one):

☐ Claimed as exempt ☒ Not claimed as exempt

Property No. 2 *(if necessary)*

Creditor's Name:	Describe Property Securing Debt:

Property will be (check one):

☐ Surrendered ☐ Retained

If retaining the property, I intend to (check at least one):

☐ Redeem the property

☐ Reaffirm the debt

☐ Other, Explain

Property is (check one):

☐ Claimed as exempt ☐ Not claimed as exempt

Property No. 3 *(if necessary)*

Creditor's Name:	Describe Property Securing Debt:

Property will be (check one):

☐ Surrendered ☐ Retained

If retaining the property, I intend to (check at least one):

☐ Redeem the property

☐ Reaffirm the debt

☐ Other, Explain

Property is (check one):

☐ ☐ Not claimed as exempt

B8 (Official Form 8) (12/08)

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PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1

Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO

Property No. 2 *(if necessary)*

Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO

Property No. 3 *(if necessary)*

Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO

Property No. 4 *(if necessary)*

Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☒ NO

Property No. 5 *(if necessary)*

Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO

Property No. 6 *(if necessary)*

Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO

Property No. 7 *(if necessary)*

Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO

I declare under penalty of perjury that the above indicated my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: 08/16/2014

/s/Kim, William Y.
Signature of Debtor

Signature of Joint Debtor

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3085W Stmt of Comp.:
Rule 2016(b) (12-95)

UNITED STATES BANKRUPTCY COURT DISTRICT OF New Jersey

In re: Kim, William Y.

Debtor(s) Case No. (if known)

STATEMENT

Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

(1) The undersigned is the attorney for the debtor(s) in this Case.

(2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:

(a) for legal services rendered or to be rendered in comtemplation of and in connection with this case	$	2500.00
(b) prior to filing this statement, debtor(s) have paid	$	2500.00
(c) the unpaid balance due and payable is	$	0.00

(3) $ 335.00 of the filing fee in this case has been paid.

(4) The services rendered or to be rendered include the following:

(a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.

(b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.

(c) representation of the debtor(s) at the meeting of creditors.

(5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

(6) The source of payments made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

(7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:

(8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

Dated:

Respectfully submitted,

/s/E. Peter Shin, Esq. (ES-4237)

Attorney for Petitioner

E. Peter Shin (ES 4237)

Attorney's name and address

3092 - Verification of Creditor Matrix. 12/95 Blumberg Excelsior, Inc., Publisher, NYC 10013

UNITED STATES BANKRUPTCY COURT

DISTRICT OF New Jersey

In re: Kim, William Y.

Debtor(s)

Case No.

Chapter 7

VERIFICATION OF CREDITOR MATRIX

The above-named debtor(s) hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Dated: ____________________

Debtor /s/Kim, William Y.
Kim, William Y.

Debtor ____

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Case No.

United States Bankruptcy Court

DISTRICT OF New Jersey

In Re Kim, William Y. Debtor(s)

Chapter 7

Last four digits of Soc. Sec. No./ Complete EIN or other Tax I.D. No.(If more than one, state all): 5676

Petition, Schedules and Statement of Financial Affairs

E. Peter Shin (ES 4237)
Law Offices of E. Peter Shin

Attorney(s) for Petitioner
Office & Post Office Address & Telephone Numbe
158-14 Northern Blvd., 2nd Floor
Flushing, New York 11358
718-463-3131

REFERRED TO

____

____
Clerk

____
Date

Unsworn Declaration SFA (04/13) Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: Kim, William Y.

Debtor(s) Case No. (if known)

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY

(If completed by an individual or individual and spouse) I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date Signature /s/Kim, William Y.

Kim, William Y.

Date Signature

(if joint case, both spouses must sign.)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. §110)

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number
(Required by U.S.C.§110(c)).

Address

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets confirming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing statement of financial affairs, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Continuation sheets attached

Date 08/16/2014 Signature

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporatoin must indicate position or relationship to debtor.)

PENALTY FOR MAKING A FALSE STATEMENT OR CONCEALING PROPERTY
Fine of up to $500,000 or imprisonment for up to 5 years or both, 18 U.S.C. §152 and 3571.

Form B6 Cont. (12-07)

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In re: Kim, William Y. Debtor(s) Case No. (if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ____________sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 2.)

Date__________________ Signature /s/Kim, William Y.
Kim, William Y. Debtor

Date__________________ Signature______________________________
(Joint Debtor, if any)

(If joint case, both spouses must sign.)

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See U.S.C. §110.)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. §110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. §110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Print or Type Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. §110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address:

X______________________________________ ____________________
Signature of Bankruptcy Petition Preparer Date

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the [corporation or partnership] named as debtor in this case,declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1.)

Date ______________ Signature ______________________________

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

Penalty for making a false statement or concealing property: Fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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FORM 6. SCHEDULES

Summary of Schedules
Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property
Schedule B - Personal Property
Schedule C - Property Claimed as Exempt
Schedule D - Creditors Holding Secured Claims
Schedule E - Creditors Holding Unsecured Priority Claims
Schedule F - Creditors Holding Unsecured Property Claims
Schedule G - Executory Contracts and Unexpired Leases
Schedule H - Codebtors
Schedule I - Current Income of Individual Debtor(s)
Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration Under Penalty of Purjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank.

Schedules D, E, and F have been designated for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once.
A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from seperate transactions, each claim should be scheduled separtely.

Review the specific instructions for each schedule before completing the schedule.

Advanta Credit Cards
c/o Carson Smithfield, LLC
225 West Station Square Dr.
Pittsburgh, PA 15219

Banco Popular
P.O. Box 4601
Oak Park, IL 60303

Banco Popular
c/o Charles A. Gruen
381 Broadway, Suite 300
Westwood, NJ 07675

Bank Of America
c/o Capital Management Servi
726 Exchange Street, Suite 7
Buffalo, NY 14210

Bank of America
P.O. Box 15710
Wilmington, DE 19886

Bank of America
P.O. Box 15710
Wilmington, DE 19886

Bank of America
P.O. Box 15726
Wilmington, DE 19886-5726

Bank of America
c/o Capital Management Servi
726 Exchange Street, Suite 7
Buffalo, NY 14210

Bank of America, N. A.
c/o NCO Financial Systems IN
507 Prudential Road
Horsham, PA 19044

Capital One Bank
P.O Box 60511
City of Industry, CA 91716

Consolidated Edison Company
c/o RUI Credit Services
P.O. Box 1349
Melville, NY 11747-0422

Donald Nuckel Company, Inc.
c/o SKLAR - Markind
102 Browning Lane, Building
Suite 1
Cherry Hill, NJ 08003

Fia Card Services
P.O. Box 15726
Wilmington, DE 19886

First Data Global Leasing
c/o Metropolitan Adjustment
P.O. Box 3963
Glendale, CA 91221-0963

M&T Bank
P.O. Box 767
Buffalo, NY 14240

Midland Funding LLC
c/o Midland Credit Managemen
P.O. Box 60578
Los Angeles, CA 90060-0578

PSE&G CO
PO Box 14104
New Brunswick, NJ 08906

Portsmouth, Inc.
c/o Roman and Romano
573 Bloomfield Avenue
Verona, NJ 07044

Robison Oil
500 Executive Boulevard
Elmsford, NY 10532-1236

SWB Apparel, INC.
c/o A.G. Adjustments, LTD.
740 Walt Whitman Road
P.O. Box 9090
Melville, NY 11747-9090

Small Business Administratio
c/o Diversified Collection
P.O. Box 9046
Pleasanton, CA 94566-9046

Sovereign Bank
c/o FirstStates Financial
Services Corp.
P.O. Box 62107
King of Prussia, PA 19406

Stephanie Klein
500 Executive Boulevard
Elmsford, NY 10523

Susquehanna Commercial Finan
1566 Medical Drive, Suite 20
Pottstown, PA 19464

Time Warner Cable-Bergen
PO Box 9227
Uniondale, NY 11555

Time Warner of New Jersey
c/o Credit Protection Assoc
P.O. Box 802068
Dallas, TX 75380-2068

UPS
P.O. Box 7247
Philadelphia, PA 19170

Verizon
c/o I.C. System, INC.
444 Highway 96 East
P.O. Box 64437
St. Paul, MN 55164-0437

UNITED STATES BANKRUPTCY COURT
DISTRICT OF New Jersey

In re Kim, William Y.

Debtor(s)

Case No:
Chapter 7

DECLARATION RE: ELECTRONIC FILING

PART 1--DECLARATION OF PETITIONER(S):

I (We) Kim, William Y. and the undersigned debtor(s), hereby declare under penalty of perjury, the information I (we) have given my (our) attorney and the information provided in the electronically filed petition is true and correct. I (We) consent to my (our) attorney sending my (our) petition, and the accompanying statements and schedules to the United States Trustees. I (We) understand that failure to provide the trustee with the signed original of this Declaration Re: Electronic Filing within 15 days following the date the petition was electronically filed will cause my (our) case to be dismissed pursuant to 11 U.S.C. § 707(a)(3) without further notice.

Dated:

Signed: /s/Kim, William Y.

PART II--DECLARATION OF ATTORNEY:

I declare under penalty of perjury that I have reviewed the above debtor(s) petition, schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. The debtor(s) will have signed this form before I file the petition, schedules and statements. I will give the debtor(s) a copy of all forms and information to be filed with the United States Bankruptcy Court, and I will send copies of this declaration, the petition, schedules and statements to the trustee appointed in this case and to the United States Trustee. This declaration is based upon all information of which I have knowledge.

Dated:

Signed: /s/E. Peter Shin, Esq. (ES-4237)
Attorney for Debtor(s)

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According to the calculations required by this statement:
(check one box as directed in Part I, III, or VI of this statement):

- [ ] **The presumption arises.**
- [X] **The presumption does not arise.**
- [ ] **The presumption is temporarily inapplicable.**

In re: Kim, William Y.

Debtor(s) Case Number:

(If known)

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual Chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by §707(b)(2)(C).

Part I. MILITARY AND NON-CONSUMER DEBTORS

1A

Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the begining of the Declaration, (2) check the "Presumption does not arrise" box at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.

- [ ] **Declaration of Disabled Veteran.** By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. §3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. §101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).

1B

Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.

- [ ] **Declaration of non-consumer debts.** By checking this box, I declare that my debts are not primarily consumer debts.

1C

Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. **During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.**

- [ ] **Declaration of Reservists and National Guard Members.** By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard

a. [ ] I was called to active duty after September 11, 2001, for a period of at least 90 days and
  - [ ] I remain on active duty /or/
  - [ ] I was released from active duty on ________________, which is less than 540 days before this bankruptcy case was filed;

OR

b. [ ] I am performing homeland defense activity for a period of at least 90 days /or/
  [ ] I performed homeland defense activity for a period of at least 90 days, terminating on ________________, which is less than 540 days before this bankruptcy case was filed.

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Part II. CALCULATION OF MONTHLY INCOME FOR §707(B)(7) EXCLUSION

		Column A Debtor's Income	Column B Spouse's Income
2	**Marital / filing status.** Check the box that applies and complete the balance of this part of this statement as directed. a. ☐ Unmarried. **Complete only Column A ("Debtor's Income") for Lines 3-11.** b. ☐ Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of §707(b)(2)(A) of the Bankruptcy Code." **Complete only Column A ("Debtor's Income") for Lines 3-11.** c. ☒ Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. **Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11** d. ☐ Married, filing jointly. **Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.** All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		
3	**Gross wages, salary, tips, bonuses, overtime, commissions.**	$ 2,600.00	$ 0.00
4	**Income from the operation of a business, profession, or farm.** Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. **Do not include any part of the business expenses entered on Line b as a deduction in Part V.** a. Gross receipts: $ 0.00 / 0.00 b. Ordinary and necessary business expenses: $ 0.00 / 0.00 c. Business income: Subtract Line b from Line a	$ 0.00	$ 0.00
5	**Rent and other real property income.** Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. **Do not include any part of the operating expenses entered on Line b as a deduction in Part V.** a. Gross receipts: $ 0.00 / 0.00 b. Ordinary and necessary business expenses: $ 0.00 / 0.00 c. Business income: Subtract Line b from Line a	$ 0.00	$ 0.00
6	**Interest, dividends, and royalties.**	$ 0.00	$ 0.00
7	**Pension and retirement income.**	$ 0.00	$ 0.00
8	**Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.** Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.	$ 0.00	$ 0.00

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9	**Unemployment compensation.** Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to be a benefit under the Social Security Act — Debtor $ 0.00 — Spouse $ 0.00	$ 0.00	$ 0.00
10	**Income from all other sources.** Specify source and amount. If necessary, list additional sources on a separate page. **Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance.** Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. a. Son's Disability Check — 513.00 Total and enter on Line 10	$ 513.00	$ 0.00
11	**Subtotal of Current Monthly Income for § 707(b)(7).** Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	$ 3,113.00	$ 0.00
12	**Total Current Monthly Income for § 707(b)(7).** If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	$ 3,113.00	

Part III. APPLICATION OF § 707(b)(7) EXCLUSION

13	**Annualized Current Monthly Income for § 707(b)(7).** Multiply the amount from Line 12 by the number 12 and enter the result.	$ 37,356.00
14	**Applicable median family income.** Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoi.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: New Jersey b. Enter debtor's household size: 3	$ 86,828.00
15	**Application of Section 707(b)(7).** Check the applicable box and proceed as directed. [X] **The amount on Line 13 is less than or equal to the amount on Line 14.** Check the box for "The Presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII. [ ] **The amount on Line 13 is more than the amount on Line 14.** Complete the remaining parts of this statement.	

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)

16	**Enter the amount from Line 12.**	$ NA
17	**Marital adjustment.** If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.	$ NA
18	**Current monthly income for § 707(b)(2).** Subtract Line 17 from Line 16 and enter the result.	$ NA

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Part V. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

19A	**National Standards: food, clothing, and other items.** Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	$ NA
19B	**National Standards: health care.** Enter in Line a1 below the amount from IRS National Standards for Outof-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Outof-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.	$ NA

Household members under 65 years of age			**Household members 65 years of age or older**		
a1.	Allowance per member	60	**a2.**	Allowance per member	0
b1.	Number of members	0	**b2.**	Number of members	0
c1.	Subtotal	0	**c2.**	Subtotal	0

20A	**Local Standards: housing and utilities; non-mortgage expenses.** Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	$ NA
20B	**Local Standards: housing and utitlities; mortgage/rent expense.** Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. **Do not enter an amount less than zero.**	$ NA

a.	IRS Housing and Utilities Standards; mortgage/rental expense	$ 2,714.00
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	$ 0.00
c.	Net mortgage/rental expense	Subtract Line b from Line a.

21	**Local Standards: housing and utlities; adjustment.** If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:	$ NA

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22A	**Local Standards: transportation; vehicle operation/public transportation expense.** You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. [X] 0 [ ] 1 [ ] 2 or more. If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	$ NA
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	$ NA
23	**Local Standards: transportation ownership/lease expense; Vehicle 1.** Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) [ ] 1 [X] 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. **Do not enter an amount less than zero.** a. IRS Transportation Standards, Ownership Costs, First Car — $ 0.00 b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42 — $ 0.00 c. Net ownership/lease expense for Vehicle 1 — Subtract Line b from Line a	$ NA
24	**Local Standards: transportation ownership/lease expense; Vehicle 2.** Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for one car from the IRS Transportation Standards, Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs — $ 0.00 b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42 — $ 0.00 c. Net ownership/lease expense for Vehicle 2 — Subtract Line b from Line a.	$ NA
25	**Other Necessary Expenses: taxes.** Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. **Do not include real estate or sales taxes.**	$ NA
26	**Other Necessary Expenses: mandatory payroll deductions.** Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. **Do no include discretionary amounts, such as non-mandatory 401(k) contributions.**	$ NA
27	**Other Necessary Expenses: life insurance.** Enter average monthly premiums that you actually pay for term life insurance for yourself. **Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.**	$ NA
28	**Other Necessary Expenses: court-ordered payments.** Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. **Do not include payments on past due support obligations included in Line 44.**	$ NA
29	**Other Necessary Expenses: education for employment or for a physically or mentally challenged child.** Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar sevices is available.	$ NA

30	**Other Necessary Expenses: childcare.** Enter the average monthly amount that you actually expend on childcare- such as baby-sitting, day care, nursery and preschool. **Do not include other educational payments.**	$ NA
31	**Other Necessary Expenses: health care.** Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. **Do not include payments for health insurance or health savings accounts listed in Line 34.**	$ NA
32	**Other Necessary Expenses: telecommunication services.** Enter the average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. **Do not include any amount previously deducted.**	$ NA
33	**Total Expenses Allowed under IRS Standards.** Enter the total of Lines 19 through 32.	$ NA

Subpart B: Additional Living Expense Deductions
Note: Do not include any expenses that you have listed in Lines 19-32

34	**Health Insurance, Disability Insurance and Health Savings Account Expenses.** List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. a. Health Insurance $ 0.00 b. Disability Insurance $ 0.00 c. Health Savings Account $ 0.00 Total and enter on Line 34 **If you do not actually expend this total amount,** state your actual total average monthly expenditures in the space below. $_______________	$ NA

35	**Continued contributions to the care of household or family members.** Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses	$ NA
36	**Protection against family violence.** Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	$ NA
37	**Home energy costs.** Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. **You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.**	$ NA

38	**Education expenses for dependent children less than 18.** Enter the total average monthly expenses that you actually incur, not to exceed $156.25* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. **You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.**	$ NA

**Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

39	**Additional food and clothing expenses** Enter the total average monthly amount by which your food and clothing expenses expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) **You must demonstrate that the additional amount claimed is reasonable and necessary.**	$ NA

40	**Continued charitable contributions.** Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. §170(c)(1)-(2).	$ NA
41	**Total Additional Expense Deductions under §707(b).** Enter the total of Lines 34 through 40	$ NA

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Subpart C: Deductions for Debt Payment

42	**Future payments on secured claims.** For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.	$ NA
43	**Other payments on secured claims.** If any of the debts listed in Line 42 are secured by your primary residence, a moter vehicle, or other property necessary for your support or the support of your dependents, you may include in your deductions 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid reposession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.	$ NA
44	**Payments on prepetition priority claims.** Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. **Do not include current obligations, such as those set out in Line 28.**	$ NA
45	**Chapter 13 administrative expenses.** If you are eligible to file a case under Chpater 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.	$ NA

a.	Projected average monthly Chapter 13 plan payment.	$ 0.00
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	X 0.00
c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b

46	**Total Deductions For Debt Payment.** Enter the total of Lines 42 through 45.	$ NA

Subpart D: Total Deductions from Income

47	**Total of all deductions allowed under §707(b)(2).** Enter the total of Lines 33, 41, and 46.	$ NA

Part VI. DETERMINATION OF §707(b)(2) PRESUMPTION

48	**Enter the amount from Line 18 (Current monthly income for §707(b)(2))**	$ NA
49	**Enter the amount from Line 47 (Total of all deductions allowed under §707(b)(2))**	$ NA
50	**Monthly disposable income under §707(b)(2).** Subtract Line 49 from Line 48 and enter the result.	$ NA
51	**60-month disposable income under §707(b)(2).** Multiply the amount in Line 50 by the number 60 and enter the result.	$ NA
52	**Initial presumption determination.** Check the applicable box and proceed as directed. ☐ **The amount on Line 51 is less than $7,475*.** Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. ☐ **The amount set forth on Line 51 is more than $12,475*.** Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. ☐ **The amount on Line 51 is at least $7,475*, but not more than $12,475*.** Complete the remainder of Part VI (Lines 53 through 55).	

**Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

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53	**Enter the amount of your total non-priority unsecured debt**	$ NA
54	**Threshold debt payment amount.** Multiply the amount in Line 53 by the number 0.25 and enter the result.	$ NA
55	**Secondary presumption determination.** Check the applicable box and proceed as directed. ☐ **The amount on Line 51 is less than the amount on Line 54.** Check the box for "The Presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. ☐ **The amount on Line 51 is equal to or greater than the amount on Line 54.** Check the box for "The Presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.	

Part VII: ADDITIONAL EXPENSE CLAIMS

56	**Other Expenses.** List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under §707 (b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your avarage monthly expense for each item. Total the expenses.	$ 0.00

Part VIII: VERIFICATION

57	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.) Date: 08/16/2014 Signature: /s/Kim, William Y. (Debtor) Date: 08/16/2014 Signature: ____________ (Joint Debtor, if any)